

The New Medicare Prescription Drug Card: Commonly Asked Questions

What is the new drug card and is it for me?

Beginning June 1, many seniors on Medicare will be able to use a new voluntary prescription drug card. This card is meant as a temporary way to help some seniors lower their prescription drug costs until the Medicare drug benefit goes into effect in 2006.

The drug card is not for everyone. Some seniors will find that they will be able to use the card to buy prescription drugs at discounted rates, while others may not see significant savings under the card and will choose not to enroll.

Medicare has contracted with various private companies to offer the new card, meaning there are many versions of the card available to Delawareans. Each card offers a different set of prices for the various drugs it covers.

That's why it's vitally important for all seniors to weigh the benefits of each drug card BEFORE signing up. Talk to your families, healthcare professionals and Medicare to determine which card, if any, will benefit you based on the drugs you currently take.

It is important to note that the Medicare-approved drug discount card is NOT insurance, and it is NOT a substitute for any other health insurance you already have that covers prescription drugs. You should NOT drop your current prescription drug coverage to sign up for a discount card.

How do I find out more information about and possibly sign up for a Medicare-approved discount drug card?

To enroll in a Medicare-approved discount drug card you must access the Medicare website **or** call the toll free number listed below.

- www.medicare.gov
- 1-800-MEDICARE (1-800-633-4227)
- 1-877-486-2048 – TTY users

Is this program voluntary?

Yes, the discount program is voluntary. That means enrolling is your choice. If you decide not to enroll, you will not be penalized.

Who can get a Medicare-approved drug discount card?

You can get a Medicare-approved drug discount card if:

- You have Medicare Part A and/or Part B, and
- You do not have outpatient drug benefits through Medicaid

When can I get a Medicare-approved drug discount card?

You can get a Medicare approved drug discount card immediately. The discount cards are good until the end of this calendar year. You must reapply for calendar year 2005.

How much does it cost to enroll?

Usually, you need to pay an annual enrollment fee of no more than \$30. You will have to pay a new enrollment fee next calendar year.

Does the card have a special benefit for lower-income individuals?

Yes, if in 2004 your annual income is

- No more than \$12,569 for a single person, or
- No more than \$16,862 for a married couple

You might qualify for a \$600 credit on the Medicare-approved drug discount card you choose. You can use that credit right away to help pay for your prescription drugs. Furthermore, you do not pay the \$30 enrollment fee if you qualify for the \$600 credit.

Some low-income seniors may incur a slight co-insurance charge of between 5 percent and 10 percent of the prescription drug's price.

Important Contact Information

- **Medicare**

1-800-MEDICARE (1-800-633-4227)

- **Medicare for TTY users**

1-877-486-2048

- **Medicare Website**

www.medicare.gov

- **ELDERinfo**

1-800-336-9500 or 302-739-6266

***Before logging on to the Medicare website or calling the toll free number--be sure to have the following information ready:**

- Income
- Name and correct spelling of each prescription drug
- Dosage of each prescription drug
- Frequency that you take each prescription drug
- Cost that you are currently paying for each prescription drug